

What is claimed is:

- 1     1.     A reward method comprising the steps of:
- 2             (a) retrieving, in response to indicium of an account number, a customer
- 3     record associated with said account number, said customer record including
- 4     account information identifying an account holder and sub-account information
- 5     identifying one or more sub-account holders;
- 6             (b) determining if any of said one or more sub-account holders are present;
- 7             (c) transacting with at least one of a present account holder and a present
- 8     sub-account holder;
- 9             (d) determining, in response to at least one of said step of transacting and
- 10     said step of determining, a reward level;
- 11             (e) allocating, to at least one of said account holder and said one or more
- 12     sub-account holders determined to be present, said determined reward level; and
- 13             (f) updating, in response to said reward allocation, said retrieved customer
- 14     record.
- 1     2.     The method of claim 1, wherein said step of updating comprises the steps
- 2     of:
- 3             increasing, by a respective allocated amount, a respective accumulated
- 4     reward level of said account holder and said one or more sub-account holders
- 5     determined to be present.